

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - MODIFIED  
AND RELATED MOTIONS

Name of Debtor(s): **Tamel Eugene Page**

Case No: **24-30145-KLP**

This plan, dated **August 14, 2024**, is:

- ☐ the *first* Chapter 13 plan filed in this case.  
☒ a modified Plan, which replaces the  
☐ confirmed or ☒ unconfirmed Plan dated **April 9, 2024**.

Date and Time of Modified Plan Confirmation Hearing:

**October 2, 2024 at 9:05 am**

Place of Modified Plan Confirmation Hearing:

**701 E. Broad St., Rm 5100, Richmond, VA**

The Plan provisions modified by this filing are:

**2: Modify Funding of Plan;**

Creditors affected by this modification are:

**All**

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of **\$229.00 per month for 7 months, then \$400.00 per month for 3 months, then \$4,185.00 per month for 50 months.**

Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ **212,053.00**.

3. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. **Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 6,237.00, balance due of the total fee of \$ 6,637.00 concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
County of Henrico	Taxes and certain other debts	10.00	0.17

**C. Claims under 11 U.S.C. § 507(a)(1).**

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
-NONE-			

**4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
Richmond Heritage FCU	2017 Mini Cooper I4 50,000 miles	05/2020	15,214.10	17,325.00

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Dakota Financial	2013 Volvo VNL 360000 miles	23,750.00	22,000.00
Freedom Road Financial	Tractor 2022 Moto Guzzi V7STONNE5 1000 miles	7,545.00	8,533.01

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
USAA Federal Savings Bank	2019 BMW 530i 34,000 miles	120.00	Trustee
Richmond Heritage FCU	2017 Mini Cooper I4 50,000 miles	75.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment &amp; Est. Term</u>
Ford Motor Credit	2022 Ford F150 7000 miles Black Widow Model	84,670.40	9.50%	Prorata
USAA Federal Savings Bank	2019 BMW 530i 34,000 miles	36,551.44	9.50%	Prorata
Richmond Heritage FCU	2017 Mini Cooper I4 50,000 miles	15,214.10	9.00%	Prorata

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

**5. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

**6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

**B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage &amp; Est. Term</u>
<b>-NONE-</b>					

**C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment &amp; Term</u>
<b>-NONE-</b>				

**7. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

**A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
<b>-NONE-</b>	

**B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

**8. Liens Which Debtor(s) Seek to Avoid.**

**A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>				

**B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**9. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

**10. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

**11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**12. Nonstandard Plan Provisions**

■ None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Dated: **August 14, 2024**

**/s/ Tamel Eugene Page**

**Tamel Eugene Page**

Debtor

**/s/ Joshua A. Moger**

**Joshua A. Moger 75209**

Debtor's Attorney

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan**

**Certificate of Service**

I certify that on **August 14, 2024**, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

**/s/ Joshua A. Moger**

**Joshua A. Moger 75209**

Signature

**P.O. Box 11588**

**Richmond, VA 23230-1588**

Address

**(804) 358-9800**

Telephone No.

**CERTIFICATE OF SERVICE PURSUANT TO RULE 7004**

I hereby certify that on **August 14, 2024** true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

**Richmond Heritage FCU**

**Attn: Mgr/CEO**

**50 West Commerce Road**

**Richmond, VA 23224**

☐ by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or

☒ by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

**/s/ Joshua A. Moger**

**Joshua A. Moger 75209**

Signature of attorney for debtor(s)

[ver. 06/23]

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Tamel Eugene Page**

Debtor(s)

Case No. **24-30145-KLP**

Chapter **13**

**SPECIAL NOTICE TO SECURED CREDITOR**

To: **Richmond Heritage FCU; Attn: Mgr/CEO  
50 West Commerce Road; Richmond, VA 23224**

*Name of creditor*

**2017 Mini Cooper I4 50,000 miles**

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.
2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:	<b>No later than 7 days prior to 10/4/24</b>
Date and time of confirmation hearing:	<b>October 2, 2024 9:05AM</b>
Place of confirmation hearing:	<b>701 E. Broad St., Rm 5100, Richmond, VA</b>

**Tamel Eugene Page**

*Name(s) of debtor(s)*

By: **/s/ Joshua A. Moger**

**Joshua A. Moger 75209**

*Signature*

☒ Debtor(s)' Attorney

☐ Pro se debtor

**Joshua A. Moger 75209**

*Name of attorney for debtor(s)*

**P.O. Box 11588**

**Richmond, VA 23230-1588**

*Address of attorney [or pro se debtor]*

Tel. # **(804) 358-9800**

Fax # **(804) 358-8704**

**CERTIFICATE OF SERVICE**

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- ☐ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
- ☒ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **August 14, 2024**.

**/s/ Joshua A. Moger**

**Joshua A. Moger 75209**

*Signature of attorney for debtor(s)*

[ver. 06/23]

Fill in this information to identify your case:

Debtor 1 Tamel Eugene Page

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 24-30145-KLP  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<b>1. Fill in your employment information.</b>  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.	<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	<b>Occupation</b>	<u>Estate Coordinator</u>	<u>Enrollment Specialist</u>
	<b>Employer's name</b>	<u>Capital One Services LLC</u>	<u>MCV Associated Physicians</u>
	<b>Employer's address</b>	<u>1680 Capital One Drive Mc Lean, VA 22102</u>	<u>830 E. Main St. 24th Floor Richmond, VA 23219</u>
<b>How long employed there?</b>		<u>3 Years</u>	<u>16 years</u>

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,828.18</u>	\$ <u>5,836.35</u>
3. <b>Estimate and list monthly overtime pay.</b>	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	\$ <u>3,828.18</u>	\$ <u>5,836.35</u>



Debtor 1 **Tamel Eugene Page**Case number (if known) **24-30145-KLP**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>3,828.18</b>	\$ <b>5,836.35</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>276.99</b>	\$ <b>1,023.69</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>306.26</b>	\$ <b>338.91</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>53.26</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>140.83</b>	\$ <b>112.26</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>Supplemental Life/ AD&amp;D</b>	5h.+ \$ <b>0.00</b>	\$ <b>2.56</b>
<b>FSA Medical</b>	\$ <b>0.00</b>	\$ <b>130.00</b>
<b>NonTax Park</b>	\$ <b>0.00</b>	\$ <b>60.13</b>
<b>Accident Ins</b>	\$ <b>0.00</b>	\$ <b>18.03</b>
<b>Legal Resources</b>	\$ <b>0.00</b>	\$ <b>17.01</b>
<b>STD</b>	\$ <b>0.00</b>	\$ <b>13.50</b>
<b>Child life insurance</b>	\$ <b>2.21</b>	\$ <b>0.00</b>
<b>Long Term Disability</b>	\$ <b>9.95</b>	\$ <b>0.00</b>
<b>Purchased Time Off</b>	\$ <b>68.79</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>3.51</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>858.29</b>	\$ <b>1,719.60</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>2,969.89</b>	\$ <b>4,116.75</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>Federal and State Tax Refunds Amortized</b>	8h.+ \$ <b>608.33</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:		
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>608.33</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,578.22</b>	\$ <b>4,116.75</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <b>7,694.97</b>	
		<b>Combined monthly income</b>

Debtor 1 **Tamel Eugene Page**

Case number (if known) **24-30145-KLP**

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

**Debtor no longer operates his business.**

**Debtor expects to return from Short Term Disability at his job within a few months.**

Fill in this information to identify your case:

Debtor 1 Tamel Eugene Page

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 24-30145-KLP  
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:  
5/23/2023  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

22

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,400.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 175.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Tamel Eugene Page**

Case number (if known) **24-30145-KLP**

6. <b>Utilities:</b>								
6a. Electricity, heat, natural gas	6a. \$	<b>200.00</b>						
6b. Water, sewer, garbage collection	6b. \$	<b>75.00</b>						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>350.00</b>						
6d. Other. Specify: _____	6d. \$	<b>0.00</b>						
7. <b>Food and housekeeping supplies</b>	7. \$	<b>752.00</b>						
8. <b>Childcare and children's education costs</b>	8. \$	<b>0.00</b>						
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<b>25.00</b>						
10. <b>Personal care products and services</b>	10. \$	<b>25.00</b>						
11. <b>Medical and dental expenses</b>	11. \$	<b>80.00</b>						
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>200.00</b>						
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>0.00</b>						
14. <b>Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>						
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	<b>0.00</b>						
15b. Health insurance	15b. \$	<b>0.00</b>						
15c. Vehicle insurance	15c. \$	<b>455.00</b>						
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>						
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property</b>								
	16. \$	<b>32.00</b>						
17. <b>Installment or lease payments:</b>								
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>						
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>						
17c. Other. Specify: _____	17c. \$	<b>0.00</b>						
17d. Other. Specify: _____	17d. \$	<b>0.00</b>						
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>								
	18. \$	<b>0.00</b>						
19. <b>Other payments you make to support others who do not live with you.</b>								
	\$	<b>0.00</b>						
Specify: _____								
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>								
20a. Mortgages on other property	20a. \$	<b>0.00</b>						
20b. Real estate taxes	20b. \$	<b>0.00</b>						
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>						
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>						
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>						
21. <b>Other:</b> Specify: _____								
	21. +\$	<b>0.00</b>						
22. <b>Calculate your monthly expenses</b>								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td><b>3,769.00</b></td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td><b>3,769.00</b></td> </tr> </table> </div>		\$	<b>3,769.00</b>	\$		\$	<b>3,769.00</b>
\$			<b>3,769.00</b>					
\$								
\$	<b>3,769.00</b>							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. <b>Calculate your monthly net income.</b>								
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>7,694.97</b>						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>3,769.00</b>						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .								
	23c. \$	<b>3,925.97</b>						
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No.								
<input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>								

Label Matrix for local noticing  
0422-3

Case 24-30145-KLP

Eastern District of Virginia  
Richmond

Wed Aug 14 11:55:08 EDT 2024

Freedom Road Financial  
c/o Deborah S. Kirkpatrick, Esq.  
PO Box 10275  
Virginia Beach, VA 23450-0275

MCV Hospital  
PO Box 980462  
Richmond VA 23298-0462

CEP AMERICA LLC  
c/o Wakefield & Associates, LLC  
PO Box 51272  
Knoxville, TN 37950-1272

Colonial Ford Trucking Sales  
1833 Commerce Road  
Richmond, VA 23224-7801

Dakota Financial  
10100 Santa Monica Blvd  
Ste 300  
Los Angeles, CA 90067-4107

FB&T/Mercury  
PO Box 84064  
Columbus, GA 31908-4064

Ford Motor Credit Company LLC  
c/o Carl A. Eason, Esquire  
200 Bendix Road, Suite 300  
Virginia Beach, VA 23452-1396

Henrico Doctor's Hospital  
c/o HCA Healthcare  
5050 Kingsley Dr #1MOC1N  
Cincinnati, OH 45227-1115

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

(p)ATLAS ACQUISITIONS LLC  
492C CEDAR LANE SUITE 442  
TEANECK NJ 07666-1713

USAA Federal Savings Bank  
Robertson, Anschutz, Schneid, Crane  
13010 Morris Road  
Suite 450  
Alpharetta, GA 30004-2001

(p)BB AND T  
PO BOX 1847  
WILSON NC 27894-1847

COUNTY OF HENRICO, VIRGINIA  
SARA L. MAYNARD, ASST. COUNTY ATTORNEY  
P. O. BOX 90775  
HENRICO, VIRGINIA 23273-0775

County of Henrico  
Department of Finance  
P.O. Box 90775  
Henrico, VA 23273-0775

Dakota Financial LLC  
c/o Wright Law Group PLLC  
P.O. Box 105603  
PMB 84356  
Atlanta, GA 30348-5603

Fidelity Bank  
P.O. Box 105075  
Atlanta, GA 30348-5075

Ford Motor Credit Company, LLC  
AIS Portfolio Services, LLC  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Henrico Doctors Hospital  
Resurgent Capital Services  
PO Box 1927  
Greenville, SC 29602-1927

(p)LAFAYETTE AYERS & WHITLOCK PLC  
ATTN EDWARD S WHITLOCK III ESQ  
10160 STAPLES MILL ROAD  
SUITE 105  
GLEN ALLEN VA 23060-3447

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4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

United States Bankruptcy Court  
701 East Broad Street  
Richmond, VA 23219-1888

Bon Secours Mercy Health  
PO Box 1123  
Minneapolis MN 55440-1123

Call Federal Credit Union  
4605 Commerce Road  
P.O. Box 26603  
Richmond, VA 23261-6603

Credit One Bank  
P.O. Box 98872  
Las Vegas, NV 89193-8872

(p)US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

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Omaha, NE 68154-8000

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Suite 202  
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Katie Kelsor  
4009 Trisha Trail  
Midlothian, VA 23112-3460

(p)LENDMARK FINANCIAL SERVICES  
2118 USHER ST  
COVINGTON GA 30014-2434

Lentegridy  
P.O. Box 846820  
Los Angeles, CA 90084-0034

(p)YSU HEALTH  
ATTN ATTN CUSTOMER SERVICE SUPPORT  
7818 E PARHAM ROAD  
HENRICO VA 23294-4302

MCV Associated Physicians  
Re: Bankruptcy  
PO Box 91734  
Richmond, VA 23291-9734

Matthew Lee  
P.O. Box 105603  
PMB 84356  
Atlanta, GA 30348-5603

Melinda Page  
4009 Trisha Trail  
Midlothian, VA 23112-3460

(p)MISSION FINANCIAL SERVICES CORPORATION  
ATTN GLORIA RUVALCABA  
PO BOX 27730  
ANAHEIM CA 92809-0124

Montique LLC  
11357 Knuckles Rd  
Glen Allen, VA 23059-0000

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P.O.BOX 3000  
MERRIFIELD, VA 22119-3000

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Joe Owens III Esq  
15521 Midlothian Tpke #300  
Midlothian, VA 23113-7313

PSECU  
PO Box 67013  
Harrisburg, PA 17106-7013

(p)PENTAGON FEDERAL CREDIT UNION  
ATTN BANKRUPTCY DEPARTMENT  
P O BOX 1432  
ALEXANDRIA VA 22313-1432

Quantum3 Group LLC  
agent for Sadino Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Sadino Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

REGIONAL MANAGEMENT CORPORATION  
979 BATESVILLE RD, SUITE B  
GREER, SC 29651-6819

Regional Finance  
979 Batesville Road, Suite B  
Greer, SC 29651-6819

Richmond Heritage FCU  
50 W Commerce Rd  
Richmond, VA 23224-2316

St Francis Medical Center Pro  
9980 Georgia Street  
Crown Point, IN 46307-6520

TD Bank USA/Target Credit  
P.O. Box 673  
Minneapolis, MN 55440-0673

Truist Bank  
Attn: Support Services  
PO Box 85092  
Richmond, VA 23285-5092

Truist Bank  
f/k/a SunTurst & BBT  
P.O. Box 85092  
Richmond, VA 23286-0001

U.S. Bank NA dba Elan Financial Services  
Bankruptcy Department  
PO Box 108  
Saint Louis MO 63166-0108

(p)MOHELA  
CLAIMS DEPARTMENT  
633 SPIRIT DRIVE  
CHESTERFIELD MO 63005-1243

USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-1600

USAA Federal Savings Bank  
Robertson, Anschutz, Schneid, Crane & Pa  
13010 Morris Rd., Suite 450  
Alpharetta, GA 30004-2001

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PO Box 11588  
Richmond, VA 23230-1588

Gerard R. Vetter  
Office of the US Trustee - Region 4 -R  
701 E. Broad Street, Ste. 4304  
Richmond, VA 23219-1849

Tamel Eugene Page  
955 Green Ridge Drive  
Richmond, VA 23225-7356

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Atlas Acquisitions LLC  
492C Cedar Lane, Ste 442  
Teaneck, NJ 07666

(d)Atlas Acquisitions LLC  
Re: GE Money Bank /Care Credit  
492C Cedar Lane, Ste 442  
Teaneck, NJ 07666-0000

BB&T  
223 West Nash St  
Wilson, NC 27893-0000

Elan Financial Services  
Re: Bankruptcy  
P.O. Box 6352  
Fargo, ND 58125-6352

Lafayette, Ayers & Whitlock  
10160 Staples Mill Rd  
Ste 105  
Glen Allen, VA 23060-0000

Lendmark Financial Services  
2118 Usher Street NW  
Covington, GA 30014-0000

MCV Associated Physicians  
7818 E. Parham Rd  
Richmond VA, 23294

Mission Financial Services  
PO Box 2049  
2475 N. Tustin Avenue  
Corona, CA 92878-0000

(d)Mission Financial Services Group Corporati  
P.O. Box 27730  
Anaheim, CA 92809

Pentagon Federal Credit Union  
PO Box 1432  
Alexandria, VA 22313-0000

US Department of Education/MOHELA  
633 Spirit Drive  
Chesterfield MO 63005

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Ford Motor Credit Company LLC

(u)Navy Federal Credit Union

End of Label Matrix	
Mailable recipients	59
Bypassed recipients	2
Total	61